

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS**

ANA R. RIOS

Plaintiff,

v.

COMMONWEALTH RECEIVABLES, INC.
and CHAD E. GOLDSTONE,
Defendants.

RECEIPT # 25
AMOUNT \$ _____
SUMMONS ISSUED ✓
LOCAL RULE 1.1 ✓
WAIVER FORM _____
MCF ISSUED _____
BY DPTY. CLK. cmk
DATE 5-3-05

05 CV 10906 REK

COMPLAINT

INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. §§ 1331 and 1337.

PARTIES

3. Plaintiff, Ana R. Rios, is a natural person residing in Boston, Massachusetts.

4. Defendant Commonwealth Receivables, Inc. (hereafter "Commonwealth") is a Massachusetts corporation with a place of business in Watertown, Massachusetts, and is engaged in the business of collecting debts in Massachusetts.

5. On information and belief, Commonwealth buys charged-off debts in bulk from prior assignees of the original creditors after default for a small percentage of the amount of the

debts and then attempts to collect the full face amount of the debts from consumer debtors in Massachusetts.

6. Commonwealth regularly attempts to collect debts alleged to be due another and is a debt collector as that term is defined in FDCPA § 1692a(6).

7. On information and belief, Commonwealth, at all relevant times, has not been licensed in the Commonwealth of Massachusetts as either a collection agency or a debt collector with the Massachusetts Division of Banks as required by M.G.L. ch. 93 §§ 24-28 in order to collect debts within Massachusetts.

8. Defendant Chad E. Goldstone (hereafter“Goldstone”) is a natural person and is the President, Treasurer, Secretary and sole Director of Commonwealth.

9. Goldstone regularly attempts to collect debts alleged to be due another and is a debt collector as that term is defined in FDCPA § 1692a(6).

10. Defendants represent to the public, through information listed with the Massachusetts Secretary of State, that Defendant Goldstone’s address is 45A Flanagan Drive, Framingham, Massachusetts.

11. In fact, on information and belief, Goldstone has not been at that address since approximately mid-2004.

12. On information and belief, Goldstone, at all relevant times, has not been licensed in the Commonwealth of Massachusetts as either a collection agency or a debt collector with the Massachusetts Division of Banks as required by M.G.L. ch. 93 §§ 24-28 in order to collect debts within Massachusetts.

13. On information and belief, Defendant Commonwealth is the alter ego of Goldstone and is inadequately capitalized, does not observe corporate formalities, does not pay

dividends, lacks sufficient corporate records, has no functioning directors and has only one person, Goldstone, in the position of its officers who does not function as such. On information and belief Defendant Commonwealth's dominant shareholder, Goldstone, siphons away the corporate assets and uses the corporation in promoting fraud.

FACTUAL ALLEGATIONS

14. On or about January 15, 2004, Defendants mailed a letter to Plaintiff in their attempt to collect an alleged debt to Providian Bank (hereafter "debt").

15. The debt had been discharged in Plaintiff's bankruptcy by order of the United States Bankruptcy Court for the District of Massachusetts dated June 10, 2003 in case number 03-41137.

16. On information and belief, Defendants purchased the previously-discharged debt from a prior assignee of the original creditor.

17. On or about the day Plaintiff received Defendants' January 15, 2004 letter, Plaintiff telephoned Defendants and told the man who answered Defendants' telephone that the debt had been discharged in her bankruptcy.

18. On or about February 25, 2004, Defendants filed an action against Plaintiff in Small Claims Division of the Concord, Massachusetts district court in an attempt to collect the previously-discharged debt, alleging that Plaintiff owed \$825.50 (hereafter "small claims lawsuit").

19. On April 27, 2004, the date set for trial of the small claims action, Plaintiff telephoned Defendants to inform them that she was ill and could not be present in court due to her illness.

20. On information and belief, on April 27, 2004, Defendants obtained a default

judgment in the amount of \$882.33 including costs and prejudgment interest on the previously-discharged debt, and a payment review was scheduled for June 1, 2004.

21. On or about May 5, 2004, Defendants mailed a form letter to Plaintiff in their attempt to collect the previously-discharged debt. A copy of this letter is attached hereto as **Exhibit 1**.

22. Exhibit 1 states that Plaintiff has been “**SUMMONED TO APPEAR FOR TRIAL AT THE CONCORD DISTRICT COURT ON 06/10/2004, TO ANSWER THE COMPLAINT BROUGHT** [by Defendants].” (Emphasis in original).

23. Exhibit 1 falsely states that June 1, 2004 was a trial date.

24. June 1, 2004 was not a trial date, as stated in Exhibit 1, because Defendants had already obtained a default judgment in the small claims lawsuit.

25. On information and belief, on June 1, 2004, a hearing on the 30 day payment order Defendants had previously obtained in the small claims lawsuit was scheduled.

26. Exhibit 1 also states that Plaintiff owes a balance of \$867.14.

27. In fact, Plaintiff owed nothing because the debt had been discharged in bankruptcy on June 10, 2003.

28. The amount asserted as owed in Exhibit 1, \$867.14, bears no relationship to either the amount alleged as due in Defendants’ small claims lawsuit (\$825.50), that amount plus prejudgment interest (\$842.33) or the default judgment, which included costs (\$882.33).

29. On or about June 1, 2004, Defendants mailed a form letter to Plaintiff in their attempt to collect the previously-discharged debt. A copy of this letter is attached hereto as **Exhibit 2**.

30. Exhibit 2 asserts that Plaintiff owes a balance of \$872.67.

31. Exhibit 2 also makes a demand “**FOR PAYMENT OF THE JUDGMENT PLUS POST-JUDGMENT COSTS AND INTEREST TOTALING \$872.67 IMMEDIATELY.**” (Emphasis in original).

32. In fact, Plaintiff owed nothing because the debt had been discharged in bankruptcy on June 10, 2003, almost one year earlier.

33. Exhibit 2 also implies that Defendants can collect post-judgment costs from the Plaintiff.

34. In fact, Defendants had not obtained any court order awarding them post-judgment costs.

35. Defendants were not entitled to collect post-judgment costs from Plaintiff in the small claims lawsuit, *inter alia*, absent court order, pursuant to Massachusetts Uniform Small Claims Rules7(h).

36. The amount asserted as owed in Exhibit 2, \$872.67, bears no relationship to either the amount alleged as due in Defendants’ small claims lawsuit (\$825.50), that amount plus prejudgment interest (\$842.33), the default judgment, which included costs (\$882.33) or even the default judgment plus post-judgment costs and interest (\$893.35), which it purported to include.

37. Exhibit 2 states that “Failure to contact this office will result in our requesting an execution from the court for the purpose of **seizing your 1995 BUICK PARK AVE.**”

38. Exhibit 2 implies that, if Plaintiff were to have contacted Defendants after receiving Exhibit 2 (which could not have occurred until June 2, 2004 or later) to make a payment arrangement, Defendants would not seek an execution.

39. In fact, on the same date as Exhibit 2, June 1, 2004, Defendants had already requested a writ of execution from the small claims court by letter of that date. A copy of this

letter is attached hereto as **Exhibit 3**.

40. On information and belief, Defendants routinely seek executions in small claims court cases, even when judgment debtors contact them and make payment arrangements.

41. Exhibit 1 (May 4 letter) implies that if Plaintiff were to have contacted Defendants after receiving Exhibit 1 to make payment arrangements, she would not have to appear in court and she would incur no additional costs.

42. On information and belief, even if Plaintiff had contacted Defendants after receiving Exhibit 1 to make payment arrangement, Defendants would have obtained a writ of execution that would have added post-judgment interest.

43. On June 4, 2005, Defendants obtained an execution.

44. On July 28, 2004, Defendants caused Plaintiff's vehicle to be seized pursuant to the execution.

45. At the time of the seizure, Plaintiff was driving her vehicle with three other occupants inside it.

46. Defendants' actions and conduct described above were in violation of the discharge injunction of the United States Bankruptcy Court in Plaintiff's bankruptcy case.

CAUSE OF ACTION

47. Plaintiff realleges paragraphs 1 through 46 above.

48. Defendants have violated the FDCPA. Defendants' violations include, but are not limited to, the following:

a. False and misleading representations and implications as to the character, amount and legal status of the debt, in violation of FDCPA § 1692e, 1692e(2)(A) and 1692e(10);

b. The failure to disclose in Exhibits 1 and 2 that the communication is from a debt collector, in violation of FDCPA § 1692e and 1692e(11);

c. False and misleading representations and implications that Defendant Goldstone's address is 45A Flanagan Drive, Framingham, Massachusetts, in violation of FDCPA § 1692e and 1692e(10);

d. False and misleading representations of compensation which may lawfully be received by Defendants for collection of the debt, in violation of FDCPA § 1692e, 1692e(2)(B) and 1692e(10);

e. False and misleading representations that nonpayment of the debt will result in the seizure of Plaintiff's vehicle, when such seizure was unlawful, in violation of FDCPA § 1692e, 1692e(4) and 1692e(10);

f. The threat to take action which cannot legally be taken, in violation of FDCPA § 1692e, 1692e(5) and 1692e(10);

g. False and misleading representations and implications that documents do not require action by Plaintiff, in violation of FDCPA § 1692e, 1692e(15) and 1692e(10);

h. False and misleading representations and implications that Defendant is entitled to collect debts in the Commonwealth of Massachusetts, in violation of FDCPA § 1692e and 1692e(10);

i. Use of false, deceptive and misleading representations or means in connection with the collection of a debt, in violation of FDCPA §§ 1692e and 1692e(10); and

j. Use of unfair or unconscionable means to collect or attempt to collect the

alleged debt, in violation of FDCPA § 1692f.

49. Plaintiff's claims are based solely on Defendants' actions and conduct occurring on or after May 4, 2005.

PLAINTIFF'S DAMAGES

50. As a result of Defendants' violations of the FDCPA described above, the Plaintiff suffered actual damages, including loss of use of her vehicle, expenses incurred in retrieving her vehicle and emotional distress.

51. Defendants intended to cause Plaintiff emotional distress by their actions and conduct described herein.

52. Plaintiff is entitled to her actual damages, pursuant to FDCPA § 1692k(a)(1).

53. Plaintiff is also entitled to an award of statutory damages, FDCPA § 1692k(a)(2)(A).

54. Plaintiff is entitled to her costs and attorney's fees pursuant to FDCPA § 1692k(a)(3).

WHEREFORE, Plaintiff respectfully requests that this Court:

A. Enter judgment for the Plaintiff and against Defendants in the amount of her actual damages;

B. Enter judgment for the Plaintiff and against Defendant for \$1,000 statutory damages pursuant to 15 U.S.C. § 1692k;

C. Award the Plaintiff her costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3);

D. Grant such other and further relief as may be just and proper.

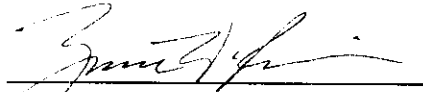
Ana R. Rios, Plaintiff
by her Attorney,



Yvonne W. Rosmarin BBO #566428
Law Office of Yvonne W. Rosmarin
58 Medford Street
Arlington, MA 02474
781-648-4040

JURY DEMAND

Plaintiff demands trial by jury.



Yvonne W. Rosmarin

JS 44
(Rev. 12/96)**CIVIL COVER SHEET**

The JS-44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

John A. Hirsch and Ronald W. Zolla

(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF Essex, MA

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) ATTORNEYS (FIRM NAME, ADDRESS, AND TELEPHONE NUMBER)

J. Owen Todd
Edward Foye
Todd & Weld
28 State Street
Boston, MA 02109
(617) 720-2626

DEFENDANTS

Michael Lamensdorf and Kathy Lamensdorf

COUNTY OF RESIDENCE OF FIRST LISTED DEFENDANT Sarasota, FL

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

ATTORNEYS (IF KNOWN)

Brandon F. White
Matthew E. Miller
Soley Hogg LLP
100 State Street, Boston, MA 02202
(617) 822-0000

05 10902 DPW

II. BASIS OF JURISDICTION (PLACE AN "X" IN ONE BOX ONLY)

- ☐ 1 U.S. GOVERNMENT Plaintiff
☐ 2 U.S. GOVERNMENT Defendant
☐ 3 FEDERAL QUESTION (US Government Not a Party)
☒ 4 DIVERSITY (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (PLACE AN "X" IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT)

- | | PTF | DEF | | PTF | DEF |
|---|---------------------------------------|---------------------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input checked="" type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input checked="" type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. ORIGIN

- ☐ 1 Original Proceeding ☒ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

V. NATURE OF SUIT (PLACE AN "X" IN ONE BOX ONLY.)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholder Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 362 Personal Injury Medical Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395 ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 D/WC DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS - Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commercial/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced & Corrupt Organizations <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes <input type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input checked="" type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence HABEAS CORPUS: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commercial/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced & Corrupt Organizations <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes <input type="checkbox"/> 890 Other Statutory Actions

VI. CAUSE OF ACTION (CITE THE U.S. CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE BRIEF STATEMENT OF CAUSE. DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY.)

28 USC § 1332. Plaintiffs seek a declaratory judgment from the Court concerning a proposed sale of assets held among the parties.

VII. REQUESTED IN COMPLAINT:	CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 <input type="checkbox"/>	DEMAND \$ in excess of \$75,000	CHECK YES only if demanded in complaint.
VIII. RELATED CASE(S) IF ANY	(See Instructions):	JURY DEMAND: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
JUDGE _____		DOCKET NUMBER _____	

Commonwealth Receivables, Inc.

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

EXTENDED HOURS:

mon-fri 8:00 a.m. – 8:00 p.m.

saturday 9:00 a.m. 5:00 p.m.

ANA R RIOS
20 DAWN RD
MAYNARD MA 01754

663861 .

May 5, 2004

Re: \$867.14 due and owing Commonwealth Receivables on
Providian Bank Visa Card #4479-4726-0047-1507
Civil Action #0447SC0175

Our File #: C-663861

Dear Ana R Rios:

PLEASE BE ADVISED THAT YOU HAVE BEEN SUMMONED TO APPEAR FOR TRIAL AT THE CONCORD DISTRICT COURT ON 06/01/2004, TO ANSWER THE COMPLAINT BROUGHT AGAINST YOU BY THE ABOVE-REFERENCED PLAINTIFF.

In a final attempt to resolve this matter amicably and without further costs to you, we urge you to contact this office at your earliest convenience.

Our representatives are willing to work with you on this matter so that your appearance in court may not be necessary. However, failure to contact this office to resolve this matter will result in our pursuing any and all remedies available.

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

Chad Goldstone

Chad Goldstone
Legal Coordinator

L130

EXHIBIT 1

Commonwealth Receivables, Inc.

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

EXTENDED HOURS:

mon-fri 8:00 a.m. – 8:00 p.m.

saturday 9:00 a.m. 5:00 p.m.

663861 .
ANA R RIOS
20 DAWN RD
MAYNARD MA 01754

June 1, 2004

Re: \$872.67 Due and Owing Commonwealth Receivables
Providian Bank Visa Card #4479-4726-0047-1507
Civil Action #0447SC0175
Our File #C-663861

Dear Ana R Rios:

PLEASE BE ADVISED THAT THIS OFFICE HAS OBTAINED A JUDGMENT AGAINST YOU IN THE CONCORD DISTRICT COURT. DEMAND IS HEREBY MADE FOR PAYMENT OF THE JUDGMENT PLUS POST-JUDGMENT COSTS AND INTEREST TOTALING \$872.67 IMMEDIATELY.

Demand is hereby made for the payment of the balance of the judgment. If you are unable to pay this judgment in full, please contact this office to discuss your options with one of our account representatives. Our representatives are willing to work with you, but can only do so if you contact us.

Failure to contact this office will result in our requesting an execution from the court for the purpose of **seizing your 1995 BUICK PARK AVE.**

This letter and all communications from this office are attempts to collect the debt owed and any and all information obtained will be used for that purpose.

Sincerely,

Chad Goldstone

Chad Goldstone
Legal Coordinator

L152

Commonwealth Receivables, Inc.

po box 1370, framingham, ma 01701 / tel. 508-788-9269 / toll free 888-267-6880 / fax 508-788-6938

CONCORD DISTRICT COURT
ATTN: SMALL CLAIMS
305 WALDEN STREET
CONCORD MA 01742

June 1, 2004

Re: COMMONWEALTH RECEIVABLES INC. vs.
ANA R RIOS
Civil Action #0447SC0175
Our File #C-663861

Dear Sir/Madam:

Kindly issue to this office the **Execution** for the above-referenced matter as the defendant has failed to pay the judgment. Please return in the self-addressed stamped envelope provided for your convenience.

Thank you for your cooperation in this matter.

Sincerely,



Chad Goldstone
President

L648

JS 44
(Rev. 07/89)

CIVIL COVER SHEET

The JS44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I (a) PLAINTIFFS

Ana R. Rosmarin

DEFENDANTS

Commonwealth Receivables, Inc. and Chad E. Goldstone

(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF Middlesex
(EXCEPT IN U.S. PLAINTIFF CASES)COUNTY OF RESIDENCE OF FIRST LISTED DEFENDANT
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

(c) ATTORNEYS (FIRM NAME, ADDRESS, AND TELEPHONE NUMBER)

ATTORNEYS (IF KNOWN)

Yvonne W. Rosmarin
Law Office of Yvonne W. Rosmarin
58 Medford Street
Arlington, MA 02474 781-648-4040

II. BASIS OF JURISDICTION

(PLACE AN x IN ONE BOX ONLY)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES

(For Diversity Cases Only)

(PLACE AN x IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. CAUSE OF ACTION

(CITE THE U.S. CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE)

DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY

Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq.

V. NATURE OF SUIT (PLACE AN x IN ONE BOX ONLY)

CONTRACT	TORTS	FORFEITURE/ PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders, Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 510 Agriculture <input type="checkbox"/> 520 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R. R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 422 Appeal <input type="checkbox"/> 28 USC 158 <input type="checkbox"/> 423 Withdrawal <input type="checkbox"/> 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes <input checked="" type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to vacate Sentence <input type="checkbox"/> Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Other	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS-Third Party 26 USC 7609

VI. ORIGIN

(PLACE AN x IN ONE BOX ONLY)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation

Appeal to District

☐ 7 Judge from Magistrate Judgment

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION

☐ UNDER FR.C.P. 23

DEMAND \$

Check YES only if demanded in complaint

JURY DEMAND: ☒ YES ☐ NO

VIII. RELATED CASE(S) (See instructions): IF ANY

JUDGE _____ DOCKET NUMBER _____

DATE

SIGNATURE OF ATTORNEY OF RECORD

UNITED STATES DISTRICT COURT

CT COURT
HIST
05 10906 REK

(Category.frm - 09/92)